

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)**

**IN RE: CHRISTOPHER J. GALLOWAY,

Debtor(s).**

Proceedings in Chapter 13

Case No. 19-27226 (JNP)

***OBJECTION TO CONFIRMATION
OF PLAN***

Jennifer R. Gorchow, attorney for Isabel C. Balboa, Chapter 13 Standing Trustee, hereby objects to confirmation of the plan proposed by Debtor, Christopher J. Galloway, in the above-referenced matter.

Debtor reported on their Schedule B that he owns the following three (3) vehicles: one (1) 2000 Honda Accord Ex, one (1) 2005 Honda Accord Ex, and a 2014 Harley Davidson Switchback. Debtor is married, but Debtor's Spouse is listed as disabled on Schedule I.

Debtor's September 6, 2019 Chapter 13 Plan (Doc. No. 2) proposes to cramdown (2) of the three (3) vehicles in the amounts of \$3,932.95 to TitleMax of Delaware for the 2005 Honda Accord Ex and \$13,310.08 to Harley Davidson Financial for the 2014 Harley Davidson Switchback. To date, TitleMax of Delaware, Inc. has filed a proof of claim (Claim No. 6-1). TitleMax of Delaware's proof of claim lists the secured total debt amount at \$3,749.35. Harley Davidson Credit Corp. has filed a proof of claim listing the total secured amount at \$18,803.65 (Claim No. 4-1). The plan proposes to pay nothing to the general

unsecured creditors. Debtor has reported \$22,366.00 in general unsecured debt on Schedule E/F.

11 U.S.C. § 1325(b)(1)(B) provides that if the trustee objects to confirmation of the plan, the Court may not confirm the plan unless the plan commits all of the debtor's projected disposable income over the term of the plan to make payments to the unsecured creditors. By paying the debt of one (1) vehicle and one (1) motorcycle, Debtor seeks to avoid any payment to the unsecured creditors. Therefore, the Trustee submits that the plan is not proposed in good faith, as required by 11 U.S.C. § 1325(a)(3).

Accordingly, the Trustee respectfully submits that confirmation of the plan should be denied.

Respectfully submitted,

Dated: October 28, 2019

/s/ Jennifer R. Gorchow, Esquire
Jennifer R. Gorchow
Attorney for Isabel C. Balboa,
Chapter 13 Standing Trustee